



CED is a nonprofit, nonpartisan organization of business leaders and educators that has worked for sixty years to address the critical economic and social issues facing American society.

REDUCING GLOBAL POVERTY:

The Role of Women in Development

**A Statement by the Research and
Policy Committee of the
Committee for Economic Development**

July 2003



REDUCING GLOBAL POVERTY:

The Role of Women in Development

**A Statement by the Research and
Policy Committee of the
Committee for Economic Development**

July 2003

First printing in bound-book form: 2003

Paperback: \$15.00

Printed in the United States of America

Design: Rowe Design Group

COMMITTEE FOR ECONOMIC DEVELOPMENT

261 Madison Avenue, New York, N.Y. 10016

(212) 688-2063

2000 L Street, N.W., Suite 700, Washington, D.C. 20036

(202) 296-5860

www.ced.org

CONTENTS

| | |
|--|----|
| RESPONSIBILITY FOR CED STATEMENTS ON NATIONAL POLICY..... | iv |
| <hr/> | |
| PURPOSE OF THIS STATEMENT..... | vi |
| <hr/> | |
| EXECUTIVE SUMMARY..... | 1 |
| <hr/> | |
| INTRODUCTION..... | 2 |
| <hr/> | |
| THE ROLE OF WOMEN IN PRODUCTION..... | 4 |
| Agriculture..... | 4 |
| Industry/Export Trade..... | 5 |
| Entrepreneurship, Retail Trade, and Services..... | 6 |
| <hr/> | |
| THE ROLE OF WOMEN IN THE FAMILY | 8 |
| <hr/> | |
| REMOVING RESTRICTIONS ON WOMEN’S ACCESS TO RESOURCES | 9 |
| Education | 9 |
| Health and Nutrition..... | 11 |
| Physical and Financial Capital | 12 |
| Land Use and Property..... | 14 |
| <hr/> | |
| CONCLUSION | 16 |
| <hr/> | |
| ENDNOTES | 17 |
| <hr/> | |
| OBJECTIVES OF THE COMMITTEE FOR ECONOMIC DEVELOPMENT..... | 19 |

RESPONSIBILITY FOR CED STATEMENTS ON NATIONAL POLICY

The Committee for Economic Development is an independent research and policy organization of some 250 business leaders and educators. CED is nonprofit, nonpartisan, and nonpolitical. Its purpose is to propose policies that bring about steady economic growth at high employment and reasonably stable prices, increased productivity and living standards, greater and more equal opportunity for every citizen, and an improved quality of life for all.

All CED policy recommendations must have the approval of Trustees on the Research and Policy Committee. This committee is directed under the bylaws, which emphasize that “all research is to be thoroughly objective in character, and the approach in each instance is to be from the standpoint of the general welfare and not from that of any special political or economic group.” The committee is aided by a Research Advisory Board of leading social scientists and by a small permanent professional staff.

The Research and Policy Committee does not attempt to pass judgment on any pending

specific legislative proposals; its purpose is to urge careful consideration of the objectives set forth in this statement and of the best means of accomplishing those objectives.

Each statement is preceded by extensive discussions, meetings, and exchange of memoranda. The research is undertaken by a subcommittee, assisted by advisors chosen for their competence in the field under study.

The full Research and Policy Committee participates in the drafting of recommendations. Likewise, the trustees on the drafting subcommittee vote to approve or disapprove a policy statement, and they share with the Research and Policy Committee the privilege of submitting individual comments for publication.

The recommendations presented herein are those of the Trustee members of the Research and Policy Committee and the responsible subcommittee. They are not necessarily endorsed by other Trustees or by nontrustee subcommittee members, advisors, contributors, staff members, or others associated with CED.

RESEARCH AND POLICY COMMITTEE

Co-Chairmen

PATRICK W. GROSS
Chairman, The Lovell Group
Founder and Senior Advisor, AMS

BRUCE K. MACLAURY
President Emeritus
The Brookings Institution

Vice Chairmen

IAN ARNOF
Retired Chairman
Bank One, Louisiana, N.A.

CLIFTON R. WHARTON, JR.
Former Chairman and Chief Executive
Officer
TIAA-CREF

REX D. ADAMS
Professor of Business Administration
The Fuqua School of Business
Duke University

ALAN BELZER
Retired President and Chief Operating
Officer
AlliedSignal Inc.

PETER A. BENOLIEL
Chairman, Executive Committee
Quaker Chemical Corporation

ROY J. BOSTOCK
Chairman Emeritus, Executive
Committee
Bcom³ Group, Inc.

FLETCHER L. BYROM
President and Chief Executive Officer
MICASU Corporation

DONALD R. CALDWELL
Chairman and Chief Executive Officer
Cross Atlantic Capital Partners

JOHN B. CAVE
Principal
Avenir Group, Inc.

CAROLYN CHIN
Chairman
CommTouch/C3 Partners

A. W. CLAUSEN
Retired Chairman and Chief Executive
Officer
BankAmerica Corporation

JOHN L. CLENDENIN
Retired Chairman
BellSouth Corporation

GEORGE H. CONRADES
Chairman and Chief Executive Officer
Akamai Technologies, Inc.

RONALD R. DAVENPORT
Chairman of the Board
Sheridan Broadcasting Corporation

JOHN DIEBOLD
Chairman
John Diebold Incorporated

FRANK P. DOYLE
Retired Executive Vice President
General Electric

T.J. DERMOT DUNPHY
Chairman
Kildare Enterprises, LLC

CHRISTOPHER D. EARL
Managing Director
Perseus Capital, LLC

W. D. EBERLE
Chairman
Manchester Associates, Ltd.

EDMUND B. FITZGERALD
Managing Director
Woodmont Associates

HARRY L. FREEMAN
Chair
The Mark Twain Institute

BARBARA B. GROGAN
President
Western Industrial Contractors

RICHARD W. HANSELMAN
Chairman
Health Net Inc.

RODERICK M. HILLS
Chairman
Hills Enterprises, Ltd.

MATINA S. HORNER
Executive Vice President
TIAA-CREF

H.V. JONES
Managing Director
Korn/Ferry International

EDWARD A. KANGAS
Chairman and Chief Executive Officer,
Retired
Deloitte Touche Tohmatsu

JOSEPH E. KASPUTYS
Chairman, President and Chief
Executive Officer
Global Insight, Inc.

CHARLES E.M. KOLB
President
Committee for Economic Development

CHARLES R. LEE
Chairman
Verizon Communications

ALONZO L. MCDONALD
Chairman and Chief Executive Officer
Avenir Group, Inc.

NICHOLAS G. MOORE
Chairman Emeritus
PricewaterhouseCoopers

STEFFEN E. PALKO
Vice Chairman and President
XTO Energy Inc.

CAROL J. PARRY
President
Corporate Social Responsibility
Associates

VICTOR A. PELSON
Senior Advisor
UBS Warburg LLC

PETER G. PETERSON
Chairman
The Blackstone Group

NED REGAN
President
Baruch College

JAMES Q. RIORDAN
Chairman
Quentin Partners Co.

LANDON H. ROWLAND
Chairman
Janus Capital Group

GEORGE RUPP
President
International Rescue Committee

ROCCO C. SICILIANO
Beverly Hills, California

MATTHEW J. STOVER
President
LKM Ventures

ARNOLD R. WEBER
President Emeritus
Northwestern University

JOSH S. WESTON
Honorary Chairman
Automatic Data Processing, Inc.

DOLORES D. WHARTON
Former Chairman and Chief
Executive Officer
The Fund for Corporate Initiatives, Inc.

MARTIN B. ZIMMERMAN
Group Vice President, Corporate
Affairs
Ford Motor Company

THE PURPOSE OF THIS STATEMENT

In May 2002, CED released a policy statement, *A Shared Future: Reducing Global Poverty*, which called on leaders of global enterprises “to rally public and private support for a strategy to overcome global poverty.” This program statement provides greater background and deeper analysis than could be attained in the initial policy statement with regard to the important role played by women in both economic and social change. In addition, this paper goes beyond the recommendations of the original statement to recommend further measures that both global enterprises and official development programs can take to help promote development by promoting women’s roles.

ACKNOWLEDGEMENTS

This program statement was developed by CED staff under the guidance of the co-chairs of CED’s Subcommittee on Globalization, Edmund Fitzgerald and Paula Stern. We are grateful for the time, effort, and care they put into the development of this report.

The report was drafted by Elliot Schwartz, Vice President and Director of Economic Studies at CED, with the able assistance of Sylvia Ciesluk and Megan Kormi. Everett M. Ehrlich, CED’s Senior Vice President and Director of Research, supervised the project. Isaiah Frank, CED’s Advisor on International Economic Policy, contributed valuable comments.

Patrick W. Gross, *Co-Chair*
Research and Policy Committee
Chairman, The Lovell Group
Founder and Senior Advisor, AMS

Bruce K. MacLaury, *Co-Chair*
Research and Policy Committee
President Emeritus
The Brookings Institution

EXECUTIVE SUMMARY

The Chinese adage “women hold up half the sky” aptly captures the contribution of women to economic development. In most societies women are important productive agents in the economy. In addition, women take primary responsibility within families for the education and health of their members. Yet many developing countries undervalue women’s actual and potential contribution to economic and social advancement; some actively discriminate against women. In many societies, cultural biases against women suppress their ability to contribute to the economy.

In the developing world, women generally face greater difficulty than men in securing necessary resources and basic services—education, health and nutritional services, physical and financial capital, and land—that would make them more productive and allow them to earn higher incomes. In addition to directly improving economic productivity, reducing discrimination against women and improving their access to resources would likely:

- Lower fertility rates;
- Decrease incidences of child and maternal mortality;
- Increase life expectancies;
- Contain the spread of HIV/AIDS;
- Increase household incomes;
- Reduce malnutrition; and,
- Improve overall health and well-being of all parts of society.

In CED’s recent report, *A Shared Future: Reducing Global Poverty*, we called attention to the role women play in developing countries. **This CED update expands on that recommendation and goes further to suggest specifically that U.S.-based businesses should support the equal status of women in all of their practices and programs in developing countries. They**

CED RECOMMENDS RESOURCES FOR WOMEN

“Special attention and resources should be dedicated to improving the status of women: investments in the education and health of women have high social rates of return because of their work and family roles.”

SOURCE: CED, *A Shared Future: Reducing Global Poverty* (New York, NY: CED, 2002), p. 6.

also should support U.S. ratification of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

Country development programs and international aid programs should promote needed social, legal, and cultural changes that support women. Reforms are especially needed to:

- **Pass property rights laws that allow women to hold individual or joint title to land;**
- **Establish labor policies that reduce wage gaps and incorporate supportive policies for female workers (such as child care and paid maternity leave);**
- **Support women’s access to credit; and**
- **Guarantee equal access for women to education and health resources.**

The bilateral and multilateral aid programs of developed countries should focus resources on women’s needs by:

- **Incorporating interventions designed to increase access to the resources that support women’s income earning and care giving roles; and**
- **Becoming more transparent and accountable for outcomes, which would help ensure that funds intended for women reach them.**

Introduction



In June 2002, former U.S. Treasury Secretary Paul O'Neill visited a number of African nations, accompanied by the Irish musician and activist Bono. Among other accomplishments, the visit highlighted the important roles played by women in those economies, as individuals, mothers, workers, and entrepreneurs. In South Africa, they visited a hospital where doctors were using a drug therapy to prevent transmission of the AIDS virus from mother to child. At a Ugandan village, they met with women who travel several miles daily to fetch water needed for the household. Also in Uganda, they went to a restaurant that was started by a woman with micro-loan financing. They visited an American software subsidiary in Ghana, where hundreds of women are employed in data entry positions and paid three times the national minimum wage.

In most developing countries, women play significant roles as workers in the agricultural, industrial, and service sectors of the economy and, although the specific roles and responsibilities of women differ according to the coun-

try and region in which they live, in virtually every nation women also play the primary role in tending to the basic needs of their families. CED's recent report, *A Shared Future: Reducing Global Poverty*, argues the case for investing in people generally, because such investments improve lives and enhance the productive capacity of the economy.¹ Since women are often neglected in these investments, the report specifically recommends: **special attention and resources be dedicated to improving the status of women; investments in the education and health of women have high social rates of return because of their work and family roles.** Similarly, development programs that assist small businesses, farmers, and other commercial ventures should recognize the unique contributions of women.

Despite the major role women play in developing economies, and their potential to contribute even more, the difficulty of accessing resources and basic services denies many women the opportunity to make such contributions. The education and health status of women and girls in the majority of developing countries are well below that of men and boys. Women farmers do not have the appropriate, simple tools that would enable them to increase food production and reduce the load and physical toil of their labor. Cumbersome legal and cultural obstacles often prevent women from gaining access to needed resources. Women are denied rights to land and property in many areas, thus making it more difficult to secure loans or other forms of credit, and limiting incentives to invest and produce. Prohibitions on women's property

RECOGNIZING THE ROLE OF WOMEN IN DEVELOPMENT

"Nothing, arguably, is as important today in the political economy of development as an adequate recognition of the political, economic, and social participation and leadership of women. "

SOURCE: Amartya Sen, *Development as Freedom*, (New York: Anchor Books, 1999) pp.104-107.

rights and other legal rights and gender stereotypes concerning women in the workforce are just a few of the many obstacles standing in the way of potentially large gains for national economies, and for the quality of life for women and their families.

This paper is focused primarily on the economic contribution that women make to their societies, as both workers and family caregivers. Research shows that gender inequality directly lowers labor productivity and creates inefficiencies in the allocation of resources, especially that of labor. Such inequality, as noted by the World Bank, directly limits growth by reducing the economy's flexibility, responsiveness, and dynamism.² Eliminating

gender inequalities would raise living standards by directly improving human capital and reducing population growth. Perhaps more important, eliminating gender inequality would directly improve the lives of women, which in many societies are exceedingly harsh, and include such extreme forms of violence as sexual assault, mutilation, sex-selective abortion, and infanticide. Nobel Prize-winning economist Amartya Sen has calculated that there are more than 100 million "missing women" in Asia and North Africa due solely to neglect of female health and nutrition. Almost without exception, good corporate engagement is good both for the firm and for the economy and society overall.³

The Role of Women in Production



Women are a key element of the world's labor force, with the potential to contribute substantially more to the growth and development of their nations. Women work in almost every part of both the formal and informal sectors of developing economies. In many poorer countries, women play an especially large role in subsistence agriculture and earn supplemental income for the family through production and trade in the informal sector—defined as producing goods or services on a small scale, with labor relations based on casual employment, kinship, or social relationships rather than contractual arrangements. Income derived from trade of food, textiles, and other goods in local markets supports the household and contributes to national production. In some countries, such small-scale trading by women in the informal economy can account for as much as 30-50 percent of GDP.⁴

Women's work roles differ significantly along regional as well as class lines. Worldwide female participation in the formal labor force averages nearly 41 percent. In the Middle East and North Africa, it is about 27 percent.⁵ Women in the Middle East frequently live in veiled seclusion and do not work, while African women mostly work in the informal sector to feed themselves and their families.⁶ Latin American women are primarily involved in domestic activities and do very little farming. South East Asian women are known to share in the burden of the household farm as well as work in factories. In India, the roles of women vary among the different castes; those at the highest levels have lifestyles similar to Middle Eastern women, while those belonging

to the lowest class live and work more like African women.

AGRICULTURE

The United States Agency for International Development (USAID) describes women as “the backbone of the world's agricultural labor force.”⁷ In many countries, women perform the majority of the work in food production, yet their role is seldom incorporated into agricultural policy, and they are often overlooked by official development projects and improvement and extension efforts.

Worldwide, rural women are responsible for half of food grown.⁸ In developing countries, they comprise about 67 percent of the agricultural labor force and produce between 60 and 80 percent of food.⁹ Women's role in agriculture varies among different regions in the developing world. In Africa, where a tradition of subsistence food production predominates, nearly all tasks connected with food production are left to women.¹⁰ A recent study concludes that 70-80 percent of all subsistence farming in Africa is carried out by women, mostly because women work longer hours than their male counterparts.¹¹ In different forms of agriculture, such as the plough cultivation systems more common in Asia, women have a less substantial role. Nevertheless, Asian women are responsible for about 50 percent of food production. Female participation in the agricultural labor force in Asia varies widely, from about 35 percent (in Malaysia) to 60 percent (in Thailand). The role of Latin American and Caribbean women

in agriculture is the smallest among developing regions, with participation rates ranging from 2 percent (Costa Rica) to 12 percent (Mexico), although women in this region maintain significant roles in subsistence farming, poultry and small animal production for domestic consumption.¹²

Researchers have noted that differences in women's participation rates among regions with different farming systems are correlated with the observation that women are generally restricted to the use of simple hand tools (more advanced machines, such as plows, are generally controlled by men).¹³ Thus, women dominate subsistence farming, while men play a larger role in commercial agriculture. This division of labor in agriculture based on gender may have indirectly deterred increased mechanization. Agricultural change has often stalled because both men and women refuse to do more work than is customary or work that is traditionally performed by the opposite sex.¹⁴ Development and modernization are slowed in these cases, and potential increases in productivity are never realized.

In some countries, female participation is beginning to increase in the traditionally male-dominated production of cash crops, and women are starting to contribute more directly to family cash income. Women have become valued and sought-after workers in commercial plantations and agribusinesses, most notably in Latin America and Asia, primarily due to a growing demand for agribusiness products and the lower cost of women's labor relative to men. In addition, women workers generally are knowledgeable and experienced in agriculture and have a reputation for "patience, dexterity, and attention to detail."¹⁵

Because women work in all forms of agriculture in most present day developing economies, their potential to improve the performance of this sector is substantial. World Bank research shows that agricultural growth is far below its potential, in part due to the lack of empowerment of women workers. In addition, overall economic growth would be increased if resources were better allocated. In

the Bank's analysis, improving rural women's access to productive resources in Africa (including education, land, and fertilizer) could increase agricultural productivity there by as much as one-fifth.¹⁶ An increased focus on the role of women in agriculture could also improve the effectiveness of rural development programs. Rural aid programs would be more likely to increase food security, reduce poverty levels, and raise living standards if this aid were targeted and development initiatives oriented towards women's roles and needs, including promoting necessary legal and social changes concerning women's property rights.

INDUSTRY/EXPORT TRADE

Low labor costs have allowed many developing countries (led by the successful emerging markets in Asia) to excel in the export of simple manufactured products. Women workers make up a substantial portion of the low-wage labor force employed in the manufacture of these products. It has been noted that, "In the contemporary era, no strong export performance in manufactures by any developing country has ever been secured without reliance on female labor."¹⁷ Even at low wages, employment in manufacturing has brought about many gains for women, who most often prefer such work to more difficult toil in the fields. Industrial employment in many cases allows women to attain greater physical mobility, personal autonomy, and the possibility of breaking gender barriers and other means of male control.¹⁸

Women's lower wages—on average two-thirds the cost of male labor—are at least partly due to the perception that women's traditional childbearing and rearing roles reduce their commitment to formal-sector work. Most important, women are frequently equipped with fewer skills than their male counterparts, due to the lower levels of investment made in their education, health, and training.¹⁹

Although women's low wages have been a major contributing factor to the outstanding

economic growth experienced in many regions of the world, leading emerging markets have successfully shifted production to more skill-based manufacturing that relies on better-trained and educated workers. Korea, Hong Kong and Malaysia, for example, have diversified exports primarily by focusing on electronics manufacturing. Typically, a higher level of education and training is needed of electronics workers than of workers in industries such as apparel or shoe manufacturing. Experience in those countries suggests that training and educating women and girls pays off in increased productivity. All three countries have relatively high levels of female education, with female enrollment ratios in 1999 of 85, 66, and 67 percent respectively for Korea, Hong Kong, and Malaysia.²⁰ Countries that have relatively low female education levels and enrollment ratios, such as Bangladesh, Morocco, and India, must rely on low-tech, low-skill manufacturing. Clothing is the largest category of exports in these nations. Failure to improve female education is likely to impede these nations' diversification into more profitable industries.

Latin American and Caribbean nations have also experienced higher GDP growth from exports of manufactured goods. With strong culturally derived gender roles in the region, Latin American and Caribbean women are often found in low-paid, low-skilled jobs especially in the production of clothing and textiles.[†] However, as in Asia, women in this region are being increasingly integrated into the modern sector, and the range of opportunities available to them is greatly expanding. Thus, women are playing a large part in the success of exports such as electronics, chemicals, and other manufactures.²¹ The region also has relatively high female school enrollment ratios. The com-

bined female primary, secondary, and tertiary gross enrollment ratios range from a low of 45 percent in Guatemala (somewhat of an outlier, the next lowest is 62 percent in Jamaica), to a high of 86 percent in Argentina.²²

Sub-Saharan African nations have not experienced growth in export manufacturing to the degree seen in Asian and Latin American countries, and women remain confined to production of traditional manufactured items. In addition, African women's responsibilities in subsistence agriculture and in the home (water and fuel collection, cooking, cleaning, raising large numbers of children) are so extensive that they rarely have the time to work for pay in the organized labor force.

ENTREPRENEURSHIP, RETAIL TRADE, AND SERVICES

Women's entrepreneurship accounts for a substantial portion of developing countries' economic production and trade. However, because the majority of women entrepreneurs work in the informal sector of the economy, their contributions are often overlooked. Women-run enterprises tend to rely heavily on unpaid, informal workers and use less modern machinery and technology than similar enterprises headed by men. They tend to be concentrated in traditional activities, such as tailoring, food preparation, and handicrafts. In Bangladesh, for example, one fourth of women-run enterprises provide tailoring services, and 21 percent provide dyeing and printing services, both sub-sectors of a market in which male-run enterprises have a less than ten percent share.²³

Women-run enterprises also tend to be concentrated in less lucrative sectors of various industries. For example, although both men and women entrepreneurs are prevalent in the production of food products in the Philippines, women are almost exclusively involved in general food production. In contrast, male entrepreneurs are more highly concentrated in specialized sub-sectors of food

[†] Much attention has been directed to export manufacturing sweatshops (also known as *maquiladoras*) which arose in great numbers in Latin America in the late 20th century, and are known for hiring women who are paid significantly less, work longer hours, and are subjected to worse conditions than men.

production, such as frozen food production, which are both more technologically demanding and profitable.²⁴

Women entrepreneurs also tend to have lower participation rates in international trade than their male counterparts. In Sao Paulo, Brazil, only 25 percent of women-run businesses are involved in either exporting or importing goods or services; in Mexico City, 21 percent of women-run businesses do so. Globally, 64 percent of women-run businesses with 100 employees or more engage in international trade, compared to 83 percent of corresponding male-run businesses.²⁵ Participation in international trade can be an indicator of an enterprise's success and is often far more lucrative than a sole focus on domestic trade.

Women also account for large portions of retail trade and services employment in developing countries. In Ghana, for example, women constitute approximately 85 percent of the labor force in wholesale and retail trading industries.²⁶ In Bolivia, 82 percent of the female work force is in the service industry, which includes wholesale and retail trade, restaurants and hotels, real estate, community and personal services, communications, etc.²⁷ In Gambia, women's employment in the informal sector is at 83 percent, in Cote d'Ivoire 73 percent, in Bolivia 64 percent, and in Tanzania 85 percent.²⁸

The role of women in teaching is illustrative of their positions in other service professions. Women in developing nations who hold teaching positions are more economically independent, mobile, and respected in the community. But, women's contribution to education is mainly home-based, and unpaid. There is a shortage of women teachers in most developing countries and men most often fill professional teaching positions. For example, in Bangladesh 92 percent of primary and 93 percent of secondary school teachers are male. In Pakistan, only 32 percent of primary school teachers are women, and only 30 percent of secondary school teachers are women.²⁹ However, in the Western Hemisphere in particular, women comprise a large portion of the teaching labor force, and teaching is an important source of income for many women. In Bolivia, 64 percent of women in the workforce are teachers, in Costa Rica 80 percent, in Honduras 63 percent; women teachers in Latin America are most likely to be married to higher wage-earning heads of households and carry the majority of the responsibility for child care and health care for the family, because their incomes are treated as secondary.³⁰ However, for unmarried women in these same communities, the income and autonomy that come with holding teaching positions have helped advance their position in society.

The Role of Women in The Family



In addition to playing a direct role in economic production, most of the world's women provide for the basic needs of their families, often placing other family members' needs before their own. Where women are able to attain higher incomes and more education, they are often able to achieve greater equality in the sharing of household decision-making.[†] That can benefit the family unit in many ways. Experience shows that when income is in the hands of women more money and attention flow to areas such as children's education, food, and health. Families become more child-focused and oriented to meeting basic needs.³¹ A mother's level of education has a strong positive correlation with family health.

These results are confirmed by a growing body of evidence from case studies throughout the developing world that find links between female education levels and the quality of their children's care, education, health, mortality, and nutrition. One study concluded that, "women's educational and health status as well as reproductive autonomy have at least as much, if not more, impact on child survival than does a nation's level of industrialization."³² A study of Brazilian families showed that additional income managed by women was associated with an approximate 3 percent increase in food expenditures (as opposed to only 0.6 percent in the hands of men).³³ Gender difference in food expenditure is

[†] Where significant legal and cultural constraints on gender roles exist, income earned by women is given to husbands, in which case the benefits to women may be greatly reduced.

directly reflected in child nutritional and health status, as the child weight-for-height index increased substantially faster in cases where women rather than men controlled income. Similar results were found in case studies in Kenya, Malawi, and Chile.³⁴ Even though poverty rates and public health expenditures are similar in South Asia and Africa,

THE IMPORTANCE OF EDUCATING WOMEN

"[E]ducating women and giving them equal rights...increases children's chances of surviving to become healthier and better educated because educated women do a better job caring for children."

SOURCE: World Bank, *World Bank Development Indicators 2002* (Washington, D.C.: World Bank, 2002).

half of all South Asian children are malnourished because South Asian women generally have considerably less independent power than women in Africa.³⁵ According to the World Bank, if African men and women had experienced greater equality in education, child mortality would have been 25 percent lower than it was (in 1990).³⁶ The International Food Policy and Research Institute (IFPRI) also found female education to be the most important factor in reducing child malnutrition, determining that women's education and status within the household contributes more than 50 percent to the reduction of child malnutrition.³⁷

Removing Restrictions on Women's Access to Resources



Development experts are in general agreement that increasing the economic participation of women would promote more rapid economic and social development. Despite women's extensive and varied responsibilities, they face significant constraints that impede their ability to contribute to the health and well-being of themselves, their families, and their national economies. In most countries women lack equal access to critical resources—education, health services, physical and financial capital, and natural resources. Enabling women to gain access to and control of these general resources, and to specifically tailored reproductive health services, would lead to gains in productivity and economic progress.³⁸

Therefore, CED recommends that U.S.-based businesses should support the equal status of women in all of their practices and programs in developing countries. They also should support U.S. ratification of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). The CEDAW was adopted in 1979 by the UN General Assembly. As of June 2002, 170 countries had ratified the Convention and an additional 3 had signed the treaty, binding themselves to do nothing in contravention of its terms. Although the United States signed the Convention in 1980, it has yet to ratify it.[†] The CEDAW is often described as an international bill of rights for women. The Convention pro-

vides the basis for realizing equality between women and men through ensuring women's equal access to, and equal opportunities in, political and public life—including the right to vote and to stand for election—as well as education, health and employment.

DISCRIMINATION DEFINED

The CEDAW defines discrimination against women as “...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.”

SOURCE: United Nations, *CEDAW*, available at <http://www.un.org/womenwatch/daw/cedaw/> Accessed July 30, 2002.

EDUCATION

As noted above, a large and growing body of research and experience supports educating women and girls to achieve among other goals, improved public health, slower population growth, and higher economic growth. Nations that have high levels of female school enrollment have significantly higher levels of economic productivity, lower fertility, lower infant and maternal mortality, and longer life expectancies than other countries. Despite the many benefits to be gained from a more highly educated female population, girls' educa-

[†] Opponents of the Convention claim it would undermine U.S. sovereignty and overly impede the goals of anti-abortion activists. The Senate held hearings in 2002 but failed to vote on the issue.

tions are consistently unequal to boys and in many parts of the developing world unavailable at all. According to the United Nations, 50 percent of African women aged 20-24 cannot read or write (compared to 30 percent of men).³⁹ In the Middle East, nearly two-thirds of women are illiterate.⁴⁰ In South Asia women have only about half as many years of education as men, and female secondary school enrollment rates are only two-thirds of male rates.⁴¹

Culture and religion account for some of this inequality, yet poverty is the main reason why girls do not attend school. Because they lack sufficient disposable income to pay school fees, families may be forced to choose which of their children to educate, and boys are almost always given priority. Women's work burdens also contribute to low enrollment rates, as young girls are often pulled out of school to assist their mothers at home. Additional factors include the lack of girl-friendly school structures, pregnancy, early marriage, and gender insensitive curriculums and classroom environments. In cultures that display a preference for girls to be educated

by women instructors, the lack of women in the teaching profession is a significant obstacle to female education. In Yemen, for example, prevailing cultural norms dictate that girls be educated by women teachers; however, only 16 percent of all teachers in Yemen are women.⁴²

Providing girls with a proper education has positive returns to society overall as well as to the economy specifically. Education gives girls the skills, opportunities, and self-confidence they need to become active contributors to their nation's development. Education increases the likelihood that women will wait longer to marry, have fewer children, and earn better wages.⁴³ Investment in the education of women and girls also lowers their incidence of HIV/AIDS and better equips them to care for others with AIDS. (See discussion of AIDS to follow.)

Research concludes that gender bias in education, among other negative effects, significantly contributes to higher fertility—on average, every year of female education reduces the total fertility rate by 0.23 percent.⁴⁴ (As illustrated in the table below.) In

Table 1**Female Education and Fertility Rates, Selected Countries**

| Country | Net Primary Female Enrollment Ratio, 1995-1997 | Total Fertility Rate (per women) 1995-2000 |
|---------------------|--|--|
| Indonesia | 93 | 2.6 |
| Botswana | 83 | 4.4 |
| Nicaragua | 78 | 4.3 |
| Saudi Arabia | 58 | 6.2 |
| Haiti | 55 | 4.4 |
| Senegal | 55 | 5.6 |
| Mozambique | 34 | 6.3 |
| Ethiopia | 27 | 6.8 |
| Mali | 25 | 7.0 |
| Niger | 19 | 8.0 |

SOURCE: United Nations Procurement Division, *Human Development Indicators*, 2001 (New York, NY: United Nations, 2002), pp. 90-91, 26-27.

Africa, women with more than seven years of education have two fewer children, on average, than their counterparts who received no formal education.⁴⁵ Lowering fertility is an essential step towards raising per capita income. Fewer children per family lowers the dependency burden (thus increasing family savings and disposable income), increases the share of working age population, provides women with more job choices, and increases women's work productivity and mobility. According to UNICEF, "family planning is one of the most important of all contributions to social and economic development."⁴⁶

By limiting the potential gains to the quality of human capital, gender discrimination against women in education slows economic growth. Between 0.4 and 0.9 percentage points of the growth rate differences between East Asia, on the one hand, and Sub-Saharan Africa, South Asia and the Middle East, on the other, can be accounted for by gender gaps in education.⁴⁷ Sub-Saharan Africa has the slowest economic growth, highest fertility and under-five mortality, and slowest annual growth in female schooling and formal sector employment.⁴⁸ Differences within Africa make an equally strong case. Botswana, with low levels of gender inequality in education, grew 5.5 percent per year in the period 1960-1992. Ghana and Niger grew less than 0.3 percent per year and had high levels of gender inequality in education.⁴⁹ While many factors have contributed to this disparity in growth rates, research lends support to the argument that gender inequalities accounted for nearly one-third of the difference and, moreover, that the causality runs from gender bias in education to economic growth.⁵⁰

Improving the level of human capital through education increases productivity from the fields to the factory floors. Research shows that education leads to greater productivity among women farmers, particularly for those whose education levels are the lowest. Educated women are more likely to adopt

agricultural technologies that increase productivity and efficiency.⁵¹ In Kenya, where female education is particularly low, it is estimated that a year of primary education provided to all female farmers would boost maize yields by 24 percent.⁵²

In addition to these benefits, the value of education in improving the quality of life of women themselves should not be overlooked. The intrinsic value of education can provide great fulfillment, a higher quality of life, and confidence to pursue greater achievements.

HEALTH AND NUTRITION

Similar to education, women lack sufficient access to health care and nutrition. Poor health status among women directly affects both their own productivity and the productivity of their families. Health related disabilities have been found to reduce women's labor force participation by as much as 22 percent in some settings, and the health status of women plays an important role in the health of other family members, especially children.⁵³ According to the World Bank, improvement of health care for women aged 15-44 offers the highest return on health care spending for any demographic group of adults.⁵⁴ Studies suggest that as improvements in women's health and nutrition reduce infant and child mortality, the demand for larger families is reduced, which in turn allows families to share more resources per person.

Data reported by developing countries, especially in Asia and Africa, show clearly that care for women and girls is inferior to that for men and boys. Females have higher rates of mortality, morbidity, undernourishment, and medical neglect. To overcome those biases experts recommend a package of essential services for women that includes: prevention and management of unwanted pregnancies, safe pregnancy and delivery services, prevention and management of sexually transmitted diseases, promotion of positive health practices,

and prevention of practices harmful to health. Programs to increase health literacy—defined as the ability to comprehend and apply basic medical information geared to treating or avoiding illness—can also redress the imbalance in care between men and women. This has been shown in surveys and research sponsored by Pfizer and other leading companies with an interest in literacy issues.⁵⁵ The delivery of these services need not be expensive. Many services can be delivered at relatively low cost or through simple improvements in existing or proposed services, such as fitting services to local conditions, involving women in the design and implementation of programs, providing gender-specific information, and putting greater stress on the education of communities to change attitudes and conduct that are harmful to women.

In addition to the direct health benefits that accrue to the women who receive care, improvements in women's health provide multiple benefits through the various roles that women play in work, childcare, and the household. Improvement in the health, nutrition, and maternity care of women improves their ability to earn income and the health and life expectancy of their newborns, older children, and other family members.

AIDS is a health problem that deserves special attention, especially for women in sub-Saharan Africa, where 75 percent of the world's HIV/AIDS-infected population is located and where women account for 58 percent of adult cases. (See box.) AIDS disproportionately affects women and adolescent girls who are socially, culturally, biologically, and economically more vulnerable.⁵⁶ In many cultures, prevailing views and practices put women and young girls in extreme danger of HIV infection, while gender inequalities in access to medical treatments and health services limit women's ability to obtain treatment. Among the many consequences of the AIDS epidemic in Africa are declining productivity and labor shortages in the agricultural sector, where women are the major producers of food for domestic consumption.

PHYSICAL AND FINANCIAL CAPITAL

Simple technologies that could greatly reduce women's workloads, as well as improve food production and forest management, are not available to most women in developing countries. Introducing basic technologies such as water pumps, millet mills, shellers, improved stoves, etc. could relieve women of difficult domestic tasks, thus creating more time for productive, income-generating activities. The introduction of new technology does not always benefit women, it often leads to a change in the division of labor that reinforces male domination, as men gain control of new machinery and women remain relegated to the hardest manual jobs.⁵⁷

As previously noted, male farmers (especially in Africa) are primarily involved in agricultural production for export while women dominate subsistence farming. Men tend to have exclusive access to modern technologies and agricultural techniques, and improvements and productivity gains are isolated to the larger commercial farms, which produce for export. Women, however, do not enjoy any of these gains, and subsistence agriculture (which is the source of most local food consumption) continues to suffer.⁵⁸

Microcredit lending provides an important example of how the promotion of women's self-employment and entrepreneurship can be successful. A small loan would enable many women to start a business or to increase the productivity of their agricultural activities. This potential goes mostly unrealized, as shown by the fact that African women account for more than 60 percent of the agricultural labor force and contribute up to 80 percent of total food production, yet receive less than 10 percent of credit to small farmers, (and less than 1 percent of total credit to agriculture).⁵⁹ Without access to credit, women in agriculture cannot hire labor or purchase other farm inputs that would improve productivity and decrease work burdens. Experience has shown

WOMEN AND AIDS

- The incidence of HIV/AIDS among women has risen at an alarming rate. In 1997, 41 percent of HIV infected adults were women; this figure rose to 50 percent in 2002.
- In 2002, 1.2 million women died of AIDS, 19.2 million women were living with AIDS, and 2 million women were newly infected.
- Fifty-eight percent of all HIV positive adults in Sub-Saharan Africa are women.
- In Sub-Saharan Africa, teenage girls are 5 times more likely to be infected than boys, since girls are mostly infected not by boys their own age, but by older men.
- Transmission of AIDS from men to women is two times more likely than from women to men. The risk is especially high in the case of unwilling sex with an infected partner since condom use is unlikely.
- Because of the belief that sex with a virgin will cure HIV, younger girls have been forced into unsafe sex with HIV-positive men.*
- In Senegal, men who were surveyed believed that female circumcision was advantageous as it "rationalizes women's desire and helps women resist men." Female circumcision increases women's risk of contracting HIV/AIDS and other sexually transmitted infections.
- Rape has been used as a weapon of war in many countries engaged in armed conflict.
- In several countries in Sub-Saharan Africa, almost half of all girls aged 15-19 did not know that a person who looks healthy could be infected with HIV and could transmit it to others.
- Due to their low status in many developing countries, women have limited access to health care, which means their symptoms often go unrecognized and untreated.
- A study in Senegal showed that the combination of availability of training in the use of female condoms and in negotiating skills resulted in 80 per cent of the women being able to protect themselves from unsafe sex.
- In Uganda, which has one of the most comprehensive prevention programs in Africa, infection rates among educated women dropped by more than half between 1995 and 1997.
- Studies in Zimbabwe show that girls are increasingly pulled out of school to take on the burden of health care. There is a decrease in school enrollment of girls, and 70 percent of the children pulled out of school are girls.

*"SA Policy Deny Baby Rape Claim," *BBC News World Edition*, July 31, 2002.

SOURCES: United Nations Development Fund for Women (UNIFEM), *Gender and HIV/AIDS*, available at <http://www.unifem.org/www/human_rights/hiv_aids.html> Accessed July 30, 2003; UNAIDS, available at <<http://www.unaids.org/>> Accessed July 30, 2003.

that women use available capital for productive investments, in some cases more than male counterparts. For example, a case study in the Lyamungu villages in Tanzania found that if women had the same access to financial resources as men they would purchase relatively more labor and energy saving agricultural inputs for subsistence farming.⁶⁰

Microcredit programs, such as the USAID initiative entitled the "Women's Empowerment Program," typically involve small groups

of villagers (predominantly women) who pool their savings for their own investment needs. Such programs make available to women much needed credit that they would not otherwise have access to and provides them with management skills and self-confidence. Women use these loans to launch small businesses such as goat and poultry raising, vegetable marketing, biscuit making, crafts, etc. The experience of USAID has shown that "women are frugal borrowers, prudent

entrepreneurs, and low business risks.”⁶¹ Many women use their increased earnings to buy instructional material for literacy and numeracy training.

Many development institutions have followed the lead of the Grameen Bank. (See box.) These include most multilateral devel-

GRAMEEN BANK

The use of microcredit as a tool to reduce poverty earned international attention with the work of the Grameen Bank in Bangladesh (formally founded in 1983). The bank founder, Dr. Muhammad Yunus, began by providing small loans to a few poor villagers. Today the Grameen Bank has over 2.4 million borrowers, 95 percent of whom are women. There are currently 1,170 branches servicing 40,000 villages in Bangladesh. The idea has spread to developing countries throughout the world. Similar programs have been initiated in Asia, Latin America, and West Africa. Microcredit has enabled women, who were never before able to access credit on reasonable terms, to begin to generate additional family income. A resulting large increase in small business formation and family income has contributed greatly to the reduction of poverty in these regions as well as to growth of national output. The Grameen Bank estimates that it contributed 1.5 percent to GDP in 1994 (1.33 and 1.1 percent in 1995 and 1996, respectively). Aside from the financial benefits, microcredit has engaged women in productive activities that increase their own security, autonomy, self-confidence and status within the household.*

*United Nations, *Role of Microcredit in the Eradication of Poverty- Report of the Secretary-General*, (1997), available at <<http://www.grameen-info.org/mcredit/unreport.html>> Accessed July 2, 2002.

SOURCE: Grameen Bank, *Contribution of Grameen Bank to GDP of Bangladesh 1994-1996* (Taka million), available at <<http://www.grameen-info.org/bank/index.html>> Accessed July 2, 2002.

opment organizations (for example, the World Bank and the United Nations Development Program (UNDP)) as well as many developed country bilateral aid agencies (USAID). A UNDP initiated program in Cambodia provided 6,882 loans to the people of the Kampot province (with a total population of 528,700), of which 99 percent of borrowers were women. The project achieved considerable success: sixty-six percent of borrowers reported an increase in income, and a 9 percent increase in child school enrollment resulted from the initiative.⁶²

LAND USE AND PROPERTY

Laws and norms restrict rights to land ownership and inheritance in many underdeveloped nations. These limitations undermine optimal land use by excluding the most efficient agricultural workers, who often are women.⁶³ Some historians trace this situation to European colonization, which often deprived women cultivators of access to agricultural technology and land. European-style land reforms generally eliminated female land ownership, even where female farming predominated. Land that belonged to women farmers was given to their husband or closest male relative.⁶⁴ Property rights are key to agricultural efficiency, and the denial of rights to women, given their substantial involvement in agricultural activities, affects crop yields and weakens the potential for modernization. (See box.)

When ownership of land is uncertain, farmers are unlikely to take risks by making long-term investments or improvements that would increase the quality and productivity of the land. This negative incentive is true for all farmers and is especially significant where women dominate food production. Food scarcities that exist in Africa today may be avoidable through increased productivity in subsistence agriculture. Without permanent rights to land, women lack both the incentive and legal collateral to obtain resources to

PROPERTY — A BASIC RIGHT FOR WOMEN

Property rights are the rights to use and manage resources—land, personal property, money, and other assets. They are a key legal element in a successful economic system because they provide an incentive to work, save, and invest.

In many developing nations, women are denied basic property rights. Many women lack independent rights to own land, manage property, conduct business or even travel without their husbands' consent. In Sub-Saharan Africa, social norms and customs dictate that women generally do not have secure rights to the land on which they farm. Women obtain land rights through their husband as long as their marriage lasts and often lose these rights once divorced or widowed. In such circumstances, with property rights skewed in favor of men, women often experience other forms of gender discrimination and lower status as well, and may be left in poverty.

SOURCE: World Bank, *Summary: Engendering Development: Through Gender Equality in Rights, Resources, and Voice* (Washington, D.C.: World Bank Group, 2001), pp. 12-13.

pursue investments that could improve productivity.

Farmers depend not only on suitable land for farming, but also sufficient clean water and fuel wood. Collection and preparation of water and fuel is generally a woman's task. Poor women in developing countries can spend up to two hours each day collecting these necessities.⁶⁵ Often women must travel great distances, reducing the time they can spend in other pursuits. In Burkina Faso, Uganda, and Zambia, for example, women could save hundreds of hours per year if walking time to water and fuel sources were reduced to 30 minutes or less.⁶⁶ Improved access to these resources would allow for more time dedicated to improved and increased food production or additional income-generating activities, as well as potential health benefits and schooling.

Conclusion



Women play a significant role in the economies of developing nations. These nations can achieve substantial increases in economic growth and efficiency by allowing women to realize their fullest potential. For this to occur, countries and development partners must focus efforts on women's specific economic needs. Providing women with greater access to education, technologies, capital, land, and water will contribute to national economic growth, alleviate poverty, and improve the well-being of women, their families, and society in general. Given access and control over resources, women have significant potential to help themselves, their families, and their societies.

In *A Shared Future*, CED expressed its opinion that, **“special attention and resources should be dedicated to improving the status of women: investments in the education and health of women have high social rates of return because of their work and family roles.”** The central roles women play as income earners and household caretakers warrant increased attention to both their quality of life and their ability to best perform those roles. We should invest in women because it is good for women—it will improve the quality of women's lives. But, it is also good for development in general; it will enhance the impact

and effectiveness of international development programs.

CED believes that, to be most effective, country development programs and international aid programs should promote needed social, legal, and cultural changes that support women. Reforms are especially needed to:

- **Pass property rights laws that allow women to hold individual or joint title to land;**
- **Establish labor policies that reduce wage gaps and incorporate supportive policies for female workers (such as child care and paid maternity leave);**
- **Support women's access to credit; and,**
- **Guarantee equal access for women to education and health resources.**

The bilateral and multilateral aid programs of developed countries should focus resources on women's needs by:

- **Incorporating interventions designed to increase access to the resources that support women's income earning and care giving roles; and,**
- **Becoming more transparent and accountable for outcomes, which would help ensure that funds intended for women reach them.**

Endnotes

1. The Committee for Economic Development, *A Shared Future – Reducing Global Poverty* (New York, NY: The Committee for Economic Development, 2002).
2. World Bank, “Gender, Growth, and Poverty Reduction,” *Africa Region FINDINGS*, no. 129 (February, 1999).
3. Amartya Sen, *Development as Freedom* (New York: Anchor Books, 1999) pp.104-107.
4. World Bank, *World Development Report 1995: Workers in an Integrating World*, (Washington, D.C.: International Bank for Reconstruction, World Bank Group, 1996).
5. “As Go Women, So Goes the Economy” *The Globalist* (November 2001).
6. Ester Boserup, *Woman’s Role in Economic Development* (London, England: Earthscan Publications, Ltd., 1995), p. 70; World Bank, “Ghana: Women’s Role in Improved Economic Performance,” *Africa Region FINDINGS*, no. 145 (October, 1999); United Nations Development Programme (UNDP), *Arab Human Development Report 2002*, (New York, NY: United Nations, 2002); “Self-Doomed to Failure,” *The Economist*, July 6, 2002.
7. United States Agency for International Development (USAID), *Women 2000 Beijing Plus Five: The USAID Commitment* (2000), available at <www.usaid.gov/wid/pubs/beijing_textonly.htm> Accessed June 7, 2002
8. Food and Agriculture Organization of the United Nations, *Gender and Food Security*, available at <<http://www.fao.org/Gender/en.agri-e.htm>> Accessed July 30, 2002.
9. Kathleen Kurz and Charlotte Johnson-Welch, *Enhancing Nutrition Results: The Case for a Women’s Resources Approach* (Washington D.C.: International Center for Research on Women, 2000), p.10.
10. Boserup, *Woman’s Role in Economic Development*, p.16.
11. Jennifer Green and Lori Ann Thrupp, “Gender, Sustainable Development and Improved Resource Management in Africa,” in Peter Veit, ed., *Africa’s Valuable Assets* (Washington D.C.: World Resources Institute, 1998), pp.271, 278.
12. Kurz and Johnson-Welch, *Enhancing Nutrition Results*, p. 10.
13. Boserup, *Woman’s Role in Economic Development*, p.24.
14. Boserup, *Woman’s Role in Economic Development*, p.35.
15. USAID, Office of Women and Development, *Sowing the Seeds of Opportunity: Women in Agribusiness* (Washington D.C.: USAID, 1999).
16. World Bank, *Women Key to Effective Development, Bank Says: Experts Say Gender Inequality* (Washington, D.C.: World Bank Group, 2002).
17. Susan Joeekes, *Trade Related Employment for Women in Industry and Services in Developing Countries, Section 2: Understanding the Past Trade and Gender Dimension in Manufacturing* (August 1995), available at <<http://www.rrojasdatabank.org/opb5-01.htm>> Accessed June 27, 2002.
18. Gita Sen, *Gender Justice and Economic Justice: Reflections on the Five Year Reviews of the UN Conferences of the 1990’s*, available at <<http://www.dawn.org>> Accessed July 25, 2002.
19. World Bank, *Summary: Engendering Development: Through Gender Equality in Rights, Resources, and Voice* (Washington, D.C.: World Bank Group, 2001), pp.11-12.
20. For combined female primary, secondary, and tertiary gross enrollment ratios: United Nations Development Programme (UNDP), *Human Development Indicators 2001, 21 Gender-related Development Index* (2001), available at <<http://www.undp.org/hdr2001>> Accessed June 26, 2002.
21. Anita Spring and Rita Gallin, ed., *Women Creating Wealth: Transforming Economic Development* (Washington D.C.: Association for Women in Development, 1985).
22. UNDP, *Human Development Indicators 2001, 21 Gender-related Development Index*.
23. Marcucci, Pamela Nichols, “Jobs, Gender and Small Enterprises in Africa and Asia: Lessons Drawn From Bangladesh, the Philippines, Tunisia and Zimbabwe”, SEED Working Paper 2001/18, *Series on Women Entrepreneurship*, Development and Gender Enterprises B WEDGE. International Labour Organisation.
24. Marcucci.
25. Julie R. Weeks, “International Trade Opens New Doors for Women Enterprises,” *Economic Reform Today*, no. 3 (1999), available at <http://www.cipe.org/publications/fs/ert/e33/e33_5.htm> Accessed July 30, 2002.
26. World Bank Group, *Ghana: Women’s Role in Improved Economic Performance*, Africa Region Findings No. 145 (October 1999), available at <<http://www.world-bank.org/afr/findings/english/find145.htm>> Accessed July 30, 2002.
27. The World Bank Group, *World Development Indicators*, 2001. Table 2.3: Employment by Economic Activity.

28. The World Bank Group, *World Development Indicators*, 2001. Table 2.9: Assessing Vulnerability.
29. World Bank Group, *World Development Indicators*, 2000. Table 2.13: Gender and Education.
30. Liang, Xiaoyan, *Teacher Pay and Teacher Quality in Latin America: Evidence from Household Surveys in 12 Latin American Countries*, slide entitled "Gender, age and schooling for teachers and non-teachers," World Bank Group, available at <<http://www.worldbank.org/education/economics/tools/seminars/83199.ppt>> Accessed July 30, 2002.
31. World Bank, "Gender, Growth, and Poverty Reduction."
32. Ce Chen and John B. Williamson, "Child Mortality, Women's Status, Economic Dependency, and State Strength: A Cross-National Study of Less Developed Countries," *Social Forces*, vol. 76, no. 2 (December 1997), p. 679.
33. Kurz and Johnson-Welch, *Enhancing Nutrition Results*, p.9.
34. Kurz and Johnson-Welch, *Enhancing Nutrition Results*, p.9.
35. "Always with us," *The Economist*, June 15, 2002, p.73.
36. World Bank, *Women Key to Effective Development: World Bank Issues New Press Backgrounder* (December 6, 2001) available at <<http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:20034421~menuPK:34463~pagePK:34370~piPK:34424~theSitePK:4607,00.html>> Accessed July 29, 2002.
37. Madeleine Burka, "Women's Equity a Critical Factor in Building Stronger Nations," *The Academy News*, Spring 2001, p.1.
38. World Bank, *Summary: Engendering Development*, p.10.
39. Green and Thrupp, "Gender, Sustainable Development and Improved Resource Management in Africa," p. 283.
40. UNDP *Arab Human Development Report 2002*.
41. World Bank, *Women Key to Effective Development*.
42. World Bank Group, *The World Bank Annual Report: Human Development, 1999*, available at <<http://www.worldbank.org/afr/findings/english/find145.htm>> Accessed July 30, 2002..
43. Green and Thrupp, "Gender, Sustainable Development and Improved Resource Management in Africa," p. 293.
44. Stephan Klasen, *Does Gender Inequality Reduce Growth and Development? Evidence from Cross-Country Regressions*, Working Paper No.7 (Washington D.C.: The World Bank, November 1999), p.22.
45. Klasen, *Does Gender Inequality Reduce Growth and Development?*, p.5.
46. Chen and Williamson, "Child Mortality, Women's Status, Economic Dependency, and State Strength," p. 667.
47. Klasen, *Does Gender Inequality Reduce Growth and Development?*, p.1.
48. Klasen, *Does Gender Inequality Reduce Growth and Development?*, pp.14-15.
49. Klasen, *Does Gender Inequality Reduce Growth and Development?*, p.21.
50. Klasen, *Does Gender Inequality Reduce Growth and Development?*, p.20.
51. Kurz and Johnson-Welch, *Enhancing Nutrition Results*, p.18.
52. International Food Policy Research Institute (IFPRI), *Women: The Key to Food Security — Looking into the Household* (Washington, D.C.: IFPRI, 2000), p.1.
53. World Bank, "Why Invest in Women's Health and Nutrition?" *A New Agenda for Women's Health and Nutrition*.
54. World Bank, "Why Invest in Women's Health and Nutrition?" *A New Agenda for Women's Health and Nutrition*.
55. Pfizer, *Health Literacy*, available at <<http://www.pfizer-healthliteracy.com/>> Accessed July 30, 2002; "Health Literacy, Report of the Council on Scientific Affairs," *JAMA*, vol. 281, no. 6 (February 10, 1999), pp. 552-556.
56. UNAIDS, "Gender and HIV"
57. International Labor Organization (ILO), East Africa Multidisciplinary Advisory Team, *African Employment Report Ch. 4 Women's Access to Employment in Africa* (Geneva, Switzerland: The United Nations, 1996), p.4.
58. Boserup, *Woman's Role in Economic Development*, p.56.
59. World Bank, "Gender, Growth, and Poverty Reduction."
60. Green and Thrupp, "Gender, Sustainable Development and Improved Resource Management in Africa," p.291
61. USAID, *Women 2000 Beijing Plus Five: The USAID Commitment* (2000).
62. Sustainable Development Networking Programme (SDNP), UNDP, *Cambodia: Women's Participation in Economic Development*, available at <www.sdn.undp.org/perl-bin/gidp/project.pl?do=view&id=7> Accessed June 7, 2002.
63. Green and Thrupp, "Gender, Sustainable Development and Improved Resource Management in Africa," p.280.
64. Boserup, *Woman's Role in Economic Development*, p.60.
65. Women's Edge, *Women and International Development: Statistics on Women 1997-1998*, available at <www.womensedge.org/development/womenstats1998.htm> Accessed June 17, 2002.
66. World Bank, *Summary: Engendering Development*, p.20.

OBJECTIVES OF THE COMMITTEE FOR ECONOMIC DEVELOPMENT

For 60 years, the Committee for Economic Development has been a respected influence on the formation of business and public policy. CED is devoted to these two objectives:

To develop, through objective research and informed discussion, findings and recommendations for private and public policy that will contribute to preserving and strengthening our free society, achieving steady economic growth at high employment and reasonably stable prices, increasing productivity and living standards, providing greater and more equal opportunity for every citizen, and improving the quality of life for all.

To bring about increasing understanding by present and future leaders in business, government, and education, and among concerned citizens, of the importance of these objectives and the ways in which they can be achieved.

CED's work is supported by private voluntary contributions from business and industry,

foundations, and individuals. It is independent, nonprofit, nonpartisan, and nonpolitical.

Through this business-academic partnership, CED endeavors to develop policy statements and other research materials that commend themselves as guides to public and business policy; that can be used as texts in college economics and political science courses and in management training courses; that will be considered and discussed by newspaper and magazine editors, columnists, and commentators; and that are distributed abroad to promote better understanding of the American economic system.

CED believes that by enabling business leaders to demonstrate constructively their concern for the general welfare, it is helping business to earn and maintain the national and community respect essential to the successful functioning of the free enterprise capitalist system.

CED BOARD OF TRUSTEES

Chairman

ROY J. BOSTOCK, Chairman Emeritus,
Bcom³ Group, Inc.

Vice Chairmen

GEORGE H. CONRADES, Vice Chairman
Akamai Technologies, Inc.

JAMES A. JOHNSON, Vice Chairman
Perseus, LLC

ARTHUR F. RYAN, Chairman and Chief
Executive Officer
The Prudential Insurance Company of
America

FREDERICK W. TELLING, Vice President
Corporate Strategic Planning and Policy
Division
Pfizer Inc.

REX D. ADAMS, Professor of Business
Administration
The Fuqua School of Business
Duke University

PAUL A. ALLAIRE, Retired Chairman
Xerox Corporation

COUNTESS MARIA BEATRICE ARCO
Partner
American Asset Corporation

IAN ARNOF, Retired Chairman
Bank One, Louisiana, N.A.

MERRILL J. BATEMAN, President
Brigham Young University

JAMES S. BEARD, President
Caterpillar Financial Services Corp.

HENRY P. BECTON, JR., President and
General Manager
WGBH Educational Foundation

THOMAS D. BELL, JR., President and
Chief Executive Officer
Cousins Properties

ALAN BELZER, Retired President and
Chief Operating Officer
AlliedSignal Inc.

PETER A. BENOLIEL, Chairman,
Executive Committee
Quaker Chemical Corporation

MELVYN E. BERGSTEIN, Chairman and
Chief Executive Officer
Diamond Cluster International, Inc.

DEREK BOK, President Emeritus
Harvard University
National Chair
Common Cause

LEE C. BOLINGER, President
Columbia University

JACK O. BOVENDER, JR., Chairman and
Chief Executive Officer
HCA Inc.

JOHN BRADEMÁS, President Emeritus
New York University

JOSEPH BRANDON, Chairman,
President and Chief Executive Officer
General RE Corporation

WILLIAM E. BROCK, Chairman
Bridges Learning Systems, Inc.

THOMAS J. BUCKHOLTZ, Executive
Vice President
Beyond Insight Corporation

MICHAEL BUNGEY, Chief Executive
Officer
Cordiant Communications Group

TONY BUZZELLI, Deputy Managing
Partner
Deloitte & Touche LLP

* FLETCHER L. BYROM, President and
Chief Executive Officer
MICASU Corporation

DONALD R. CALDWELL, Chairman and
Chief Executive Officer
Cross Atlantic Capital Partners

DARALD W. CALLAHAN, Executive
Vice President
ChevronTexaco Corporation

DAVID A. CAPUTO, President
Pace University

FRANK C. CARLUCCI, Chairman
Emeritus
The Carlyle Group

JOHN B. CAVE, Principal
Avenir Group, Inc.

RAYMOND G. CHAMBERS, Chairman
of the Board
Amelior Foundation

ROBERT CHESS, Chairman
Nektar Therapeutics

MICHAEL CHESSER, Chairman and
Chief Executive Officer
United Water

CAROLYN CHIN, Chairman
CommTouch/C3 Partners

* JOHN L. CLENDENIN, Retired
Chairman
BellSouth Corporation

FERDINAND COLLOREDO-MANSFELD,
Chairman and Chief Executive Officer
Cabot Properties, Inc.

JAMES P. CORCORAN, Consultant

DAVID M. COTE, President and Chief
Executive Officer
Honeywell International Inc.

STEPHEN A. CRANE, Chairman,
President and Chief Executive Officer
Stirling Cooke Brown Holdings Limited

W. BOWMAN CUTTER, Managing
Director
Warburg Pincus

PAUL DANOS, Dean
The Amos Tuck School of Business
Dartmouth College

RONALD R. DAVENPORT, Chairman of
the Board
Sheridan Broadcasting Corporation

JOHN T. DEE, Chairman and Chief
Executive Officer
Volume Services America

JOHN J. DEGIOIA, President
Georgetown University

ROBERT M. DEVLIN, Former Chairman
and Chief Executive Officer
American General Corporation

JOHN DIEBOLD, Chairman
John Diebold Incorporated

SAM DIPIAZZA, Global Chief Executive
PricewaterhouseCoopers

LINDA M. DISTLERATH, Vice President,
Global Health Policy
Merck & Co., Inc.

IRWIN DORROS, President
Dorros Associates

* FRANK P. DOYLE, Retired Executive
Vice President
General Electric Company

PHILIP DUKE, Executive Vice President,
Retired
Lockheed Martin Corporation

FRANK DUNN, President and Chief Executive Officer
Nortel Networks

T. J. DERMOT DUNPHY, Chairman
Kildare Enterprises, LLC

CHRISTOPHER D. EARL, Managing Director
Perseus Capital, LLC

W. D. EBERLE, Chairman
Manchester Associates, Ltd.

ROBERT A. ESSNER, President and Chief Executive Officer
Wyeth

DIANA FARRELL, Director
McKinsey Global Institute

G. STEVEN FARRIS, President, Chief Executive Officer and Chief Operating Officer
Apache Corporation

KATHLEEN FELDSTEIN, President
Economics Studies, Inc.

E. JAMES FERLAND, Chairman, President and Chief Executive Officer
Public Service Enterprise Group Inc.

* EDMUND B. FITZGERALD, Managing Director
Woodmont Associates

HARRY L. FREEMAN, Chair
The Mark Twain Institute

MITCHELL S. FROMSTEIN, Chairman Emeritus
Manpower Inc.

PAMELA B. GANN, President
Claremont McKenna College

JOSEPH GANTZ, Partner
GG Capital, LLC

E. GORDON GEE, Chancellor
Vanderbilt University

THOMAS P. GERRITY, Dean Emeritus
The Wharton School
University of Pennsylvania

FREDERICK W. GLUCK, Of Counsel
McKinsey & Company, Inc.

CAROL R. GOLDBERG, President
The AvCar Group, Ltd.

ALFRED G. GOLDSTEIN, President and Chief Executive Officer
AG Associates

JOSEPH T. GORMAN, Retired Chairman
TRW Inc.

RICHARD A. GRASSO, Chairman and Chief Executive Officer
New York Stock Exchange, Inc.

EARL G. GRAVES, SR., Publisher and Chief Executive Officer
Black Enterprise Magazine

WILLIAM H. GRAY, III, President and Chief Executive Officer
The College Fund

GERALD GREENWALD, Chairman
Greenbriar Equity

BARBARA B. GROGAN, President
Western Industrial Contractors

PATRICK W. GROSS, Chairman,
The Lovell Group
Founder and Senior Advisor, AMS

JEROME H. GROSSMAN, M.D., Senior Fellow
John F. Kennedy School of Government
Harvard University

RONALD GRZYWINSKI, Chairman
Shorebank Corporation

JUDITH H. HAMILTON, Former President and Chief Executive Officer
Classroom Connect

WILLIAM A. HASELTINE, Chairman and Chief Executive Officer
Human Genome Sciences, Inc.

WILLIAM F. HECHT, Chairman, President and Chief Executive Officer
PPL Corporation

WILLIAM HENDERSON
Former Postmaster General

RICHARD H. HERSH, President
Trinity College

JOSEPH D. HICKS, Retired President and Chief Executive Officer
Siecra Corporation

HEATHER HIGGINS, President
Randolph Foundation

RODERICK M. HILLS, Chairman
Hills Enterprises, Ltd.

HAYNE HIPPI, President and Chief Executive Officer
The Liberty Corporation

DEBORAH C. HOPKINS, Chief Corporate Strategy Officer
Citigroup, Inc.

PAUL M. HORN, Senior Vice President, Research
IBM Corporation

MATINA S. HORNER, Executive Vice President
TIAA-CREF

PHILIP K. HOWARD, Vice Chairman
Covington & Burling

ROBERT J. HURST, Vice Chairman
The Goldman Sachs Group, Inc.
SHIRLEY ANN JACKSON, President
Rensselaer Polytechnic Institute

WILLIAM C. JENNINGS, Chairman
US Interactive, Inc.

JEFFREY A. JOERRES, President and Chief Executive Officer
Manpower Inc.

L. OAKLEY JOHNSON, Senior Vice President, Corporate Affairs
American International Group

ROBERT M. JOHNSON, Chairman and Chief Executive Officer
Bowne & Co., Inc.

VAN E. JOLISSAINT, Corporate Economist, Retired
DaimlerChrysler Corporation

H.V. JONES, Managing Director
Korn/Ferry International

PRES KABACOFF, President and Co-Chairman
Historic Restoration, Inc.

EDWARD A. KANGAS, Chairman and Chief Executive Officer, Retired
Deloitte Touche Tohmatsu

JOSEPH E. KASPUTYS, Chairman, President and Chief Executive Officer
Global Insight, Inc.

WILLIAM E. KIRWAN, Chancellor
University System of Maryland

THOMAS J. KLUTZNICK, President
Thomas J. Klutznick Company

CHARLES F. KNIGHT, Chairman
Emerson Electric Co.

CHARLES E.M. KOLB, President
Committee for Economic Development

C. JOSEPH LABONTE, Chairman
The Vantage Group

BENJAMIN LADNER, President
American University

KURT M. LANDGRAF, President and Chief Executive Officer
Educational Testing Service

ROBERT W. LANE, Chairman and Chief Executive Officer
Deere & Company

W. MARK LANIER, Partner
The Lanier Law Firm, P.C.

CHARLES R. LEE, Chairman
Verizon Communications

WILLIAM W. LEWIS, Director Emeritus
McKinsey Global Institute
McKinsey & Company, Inc.

RA A. LIPMAN, Chairman of the Board
and President
Guardsmark, Inc.

BRUCE K. MACLAURY, President
Emeritus
The Brookings Institution

COLETTE MAHONEY, President
Emeritus
Marymount Manhattan College

EDWARD A. MALLOY, President
University of Notre Dame

ELLEN R. MARRAM, Partner
North Castle Partners

ALLAN MCARTOR, Chairman
Airbus of North America, Inc.

ALONZO L. McDONALD, Chairman
and Chief Executive Officer
Avenir Group, Inc.

EUGENE R. MCGRATH, Chairman,
President and Chief Executive Officer
Consolidated Edison Company of
New York, Inc.

DAVID E. MCKINNEY, President
The Metropolitan Museum of Art

DEBORAH HICKS MIDANEK, Principal
Glass & Associates, Inc.

HARVEY R. MILLER, Managing Director
Greenhill & Co., LLC

ALFRED T. MOCKETT, Chairman and
Chief Executive Officer
American Management Systems, Inc.

NICHOLAS G. MOORE, Senior Advisor
Bechtel Corporation

DIANA S. NATALICIO, President
The University of Texas at El Paso

MARILYN CARLSON NELSON,
Chairman, President and Chief Executive
Officer
Carlson Companies, Inc.

MATTHEW NIMETZ, Partner
General Atlantic Partners

THOMAS H. O'BRIEN, Chairman of the
Executive Committee
PNC Financial Services Group, Inc.

DEAN R. O'HARE, Chairman and Chief
Executive Officer, Retired
Chubb Corporation

RONALD L. OLSON, Partner
Munger, Tolles & Olson

ROBERT J. O'TOOLE, Chairman and
Chief Executive Officer
A.O. Smith Corporation

STEFFEN E. PALKO, Vice Chairman and
President
XTO Energy, Inc.
SANDRA PANEM, Partner
Cross Atlantic Partners, Inc.

JERRY PARROTT, Vice President,
Corporate Communications
Human Genome Sciences, Inc.

CAROL J. PARRY, President
Corporate Social Responsibility Associates

VICTOR A. PELSON, Senior Advisor
UBS Warburg LLC

DONALD K. PETERSON, President and
Chief Executive Officer
Avaya Inc.

PETER G. PETERSON, Chairman
The Blackstone Group

TODD E. PETZEL, President
Azimuth Alternative Asset
Management LLP

RAYMOND PLANK, Chairman
Apache Corporation

ARNOLD B. POLLARD, President and
Chief Executive Officer
The Chief Executive Group

HUGH B. PRICE, President
National Urban League

GEORGE A. RANNEY, JR., President and
Chief Executive Officer
Chicago Metropolis 2020

NED REGAN, President
Baruch College

JAMES Q. RIORDAN, Chairman
Quentin Partners Co.

E. B. ROBINSON, JR., Chairman
Emeritus
Deposit Guaranty Corporation

JAMES D. ROBINSON, III, General
Partner and Founder
RRE Ventures

ROY ROMER
Former Governor of Colorado
Superintendent, Los Angeles Unified
School District

DANIEL ROSE, Chairman
Rose Associates, Inc.

HOWARD M. ROSENKRANTZ, Chief
Executive Officer
Grey Flannel Auctions

LANDON H. ROWLAND, Chairman
Janus Capital Group Inc.

NEIL L. RUDENSTINE, Chair, ArtStor
Advisory Board
The Andrew Mellon Foundation

GEORGE RUPP, President
International Rescue Committee

EDWARD B. RUST, JR., Chairman and
Chief Executive Officer
State Farm Insurance Companies

MARGUERITE W. SALLEE, Chairman
and Chief Executive Officer
Brown Schools

STEPHEN W. SANGER, Chairman and
Chief Executive Officer
General Mills, Inc.

BERTRAM L. SCOTT, President
TIAA-CREF Life Insurance Company

MICHAEL M. SEARS, Senior Vice
President and Chief Financial Officer
The Boeing Company

JOHN E. SEXTON, President
New York University

DONNA SHALALA, President
University of Miami

JUDITH SHAPIRO, President
Barnard College

WALTER H. SHORENSTEIN, Chairman
of the Board
The Shorenstein Company

*GEORGE P. SHULTZ, Distinguished
Fellow
The Hoover Institution
Stanford University

JOHN C. SICILIANO, Director, Global
Institutional Services
Dimensional Fund Advisors

RUTH J. SIMMONS, President
Brown University

FREDERICK W. SMITH, Chairman,
President and Chief Executive Officer
Federal Express Corporation

JOHN F. SMITH, JR., Chairman
General Motors Corporation

DAVID A. SPINA, Chairman and Chief
Executive Officer
State Street Corporation

ALAN G. SPOON, Managing General
Partner
Polaris Ventures

STEPHEN STAMAS, Chairman
The American Assembly

PAULA STERN, President
The Stern Group, Inc.

DONALD M. STEWART, President and
Chief Executive Officer
The Chicago Community Trust

ROGER W. STONE, Chairman and Chief
Executive Officer
Box USA Group, Inc.

MATTHEW J. STOVER, President
LKM Ventures

LAWRENCE SUMMERS, President
Harvard University

RICHARD J. SWIFT, Chairman, President
and Chief Executive Officer
Foster Wheeler Corporation

RICHARD F. SYRON, President and Chief
Executive Officer
Thermo Electron Corporation

HENRY TANG, Chairman
Committee of 100

JAMES A. THOMSON, President and
Chief Executive Officer
RAND

THOMAS J. TIERNEY, Founder
The Bridgespan Group

STOKLEY P. TOWLES, Partner
Brown Brothers Harriman & Co.

STEPHEN JOEL TRACHTENBERG,
President
The George Washington University

TALLMAN TRASK, III, Executive
Vice President
Duke University

JAMES L. VINCENT, Chairman, Retired
Biogen, Inc.
FRANK VOGL, President
Vogl Communications

DONALD C. WAITE, III, Director
McKinsey & Company, Inc.

HERMINE WARREN, President
Hermine Warren Associates, Inc.

ARNOLD R. WEBER, President Emeritus
Northwestern University

JOSH S. WESTON, Honorary Chairman
Automatic Data Processing, Inc.

CLIFTON R. WHARTON, JR., Former
Chairman and Chief Executive Officer
TIAA-CREF

DOLORES D. WHARTON, Former
Chairman and Chief Executive Officer
The Fund for Corporate Initiatives, Inc.

RICHARD WHEELER, Chief Executive
Officer
InContext Data Systems, Inc.

MICHAEL W. WICKHAM, Chairman and
Chief Executive Officer
Roadway Express, Inc.

HAROLD M. WILLIAMS, President
Emeritus
The J. Paul Getty Trust

L. R. WILSON, Chairman
Nortel Networks Corporation

LINDA SMITH WILSON, President
Emerita
Radcliffe College

MARGARET S. WILSON, Chairman and
Chief Executive Officer
Scarbroughs

JACOB J. WORENKLEIN, Managing
Director
Societe Generale

KURT E. YEAGER, President and Chief
Executive Officer
Electric Power Research Institute

RONALD L. ZARELLA, Chairman and
Chief Executive Officer
Bausch & Lomb, Inc.

MARTIN B. ZIMMERMAN, Vice
President, Corporate Affairs
Ford Motor Company

EDWARD ZORE, President and Chief
Executive Officer
The Northwestern Mutual Life Insurance
Co.

CED HONORARY TRUSTEES

RAY C. ADAM, Retired Chairman
NL Industries

ROBERT O. ANDERSON, Retired
Chairman
Hondo Oil & Gas Company

ROY L. ASH
Los Angeles, California

SANFORD S. ATWOOD, President
Emeritus
Emory University

ROBERT H. B. BALDWIN, Retired
Chairman
Morgan Stanley Group Inc.

GEORGE F. BENNETT, Chairman
Emeritus
State Street Investment Trust

HAROLD H. BENNETT
Salt Lake City, Utah

JACK F. BENNETT, Retired Senior
Vice President
Exxon Corporation

HOWARD W. BLAUVELT
Keswick, Virginia

MARVIN BOWER
Delray Beach, Florida

ALAN S. BOYD
Lady Lake, Florida

ANDREW F. BRIMMER, President
Brimmer & Company, Inc.

PHILIP CALDWELL, Retired Chairman
Ford Motor Company

HUGH M. CHAPMAN, Retired Chairman
NationsBank South

E. H. CLARK, JR., Chairman and Chief
Executive Officer
The Friendship Group

A.W. CLAUSEN, Retired Chairman
and Chief Executive Officer
BankAmerica Corporation

DOUGLAS D. DANFORTH
Executive Associates

JOHN H. DANIELS, Retired Chairman
and Chief Executive Officer
Archer-Daniels Midland Co.

RALPH P. DAVIDSON
Washington, D.C.

ALFRED C. DECRANE, JR., Retired
Chairman and Chief Executive Officer
Texaco, Inc.

ROBERT R. DOCKSON, Chairman
Emeritus
CalFed, Inc.

LYLE EVERINGHAM, Retired Chairman
The Kroger Co.

THOMAS J. EYERMAN, Retired Partner
Skidmore, Owings & Merrill

DON C. FRISBEE, Chairman Emeritus
PacifiCorp

RICHARD L. GELB, Chairman Emeritus
Bristol-Myers Squibb Company

W. H. KROME GEORGE, Retired
Chairman
ALCOA

WALTER B. GERKEN, Retired Chairman
and Chief Executive Officer
Pacific Life Insurance Company

LINCOLN GORDON, Guest Scholar
The Brookings Institution

JOHN D. GRAY, Chairman Emeritus
Hartmarx Corporation

RICHARD W. HANSELMAN, Chairman
Health Net Inc.

ROBERT S. HATFIELD, Retired
Chairman
The Continental Group, Inc.

ARTHUR HAUSPURG, Member, Board
of Trustees
Consolidated Edison Company of
New York, Inc.

PHILIP M. HAWLEY, Retired Chairman
of the Board
Carter Hawley Hale Stores, Inc.

ROBERT C. HOLLAND, Senior Fellow
The Wharton School
University of Pennsylvania

LEON C. HOLT, JR., Retired Vice
Chairman
Air Products and Chemicals, Inc.

SOL HURWITZ, Retired President
Committee for Economic Development

GEORGE F. JAMES
Ponte Vedra Beach, Florida

DAVID KEARNS, Chairman Emeritus
New American Schools

GEORGE M. KELLER, Retired Chairman
of the Board
Chevron Corporation

FRANKLIN A. LINDSAY, Retired
Chairman
Itek Corporation

ROBERT W. LUNDEEN, Retired
Chairman
The Dow Chemical Company

RICHARD B. MADDEN, Retired
Chairman and Chief Executive Officer
Potlatch Corporation

AUGUSTINE R. MARUSI
Lake Wales, Florida

WILLIAM F. MAY, Chairman and Chief
Executive Officer
Statue of Liberty-Ellis Island Foundation,
Inc.

OSCAR G. MAYER, Retired Chairman
Oscar Mayer & Co.

GEORGE C. MCGHEE, Former U.S.
Ambassador and Under Secretary
of State

JOHN F. MCGILLICUDDY, Retired
Chairman and Chief Executive Officer
Chemical Banking Corporation

JAMES W. MCKEE, JR., Retired Chairman
CPC International, Inc.

CHAMPNEY A. MCNAIR, Retired
Vice Chairman
Trust Company of Georgia

J. W. MCSWINEY, Retired Chairman
of the Board
The Mead Corporation

ROBERT E. MERCER, Retired Chairman
The Goodyear Tire & Rubber Co.

RUBEN F. METTLER, Retired Chairman
and Chief Executive Officer
TRW Inc.

LEE L. MORGAN, Former Chairman
of the Board
Caterpillar, Inc.

ROBERT R. NATHAN, Chairman
Nathan Associates, Inc.

J. WILSON NEWMAN, Retired Chairman
Dun & Bradstreet Corporation

JAMES J. O'CONNOR, Former Chairman
and Chief Executive Officer
Unicom Corporation

LEIF H. OLSEN, President
LHO GROUP

NORMA PACE, President
Paper Analytics Associates

CHARLES W. PARRY, Retired Chairman
ALCOA

ILLIAM R. PEARCE, Director
American Express Mutual Funds

JOHN H. PERKINS, Former President
Continental Illinois National Bank and
Trust Company

RUDOLPH A. PETERSON, President and
Chief Executive Officer Emeritus
BankAmerica Corporation

DEAN P. PHYPERS
New Canaan, Connecticut

EDMUND T. PRATT, JR., Retired
Chairman and Chief Executive Officer
Pfizer Inc.

ROBERT M. PRICE, Former Chairman
and Chief Executive Officer
Control Data Corporation

JAMES J. RENIER
Renier & Associates

IAN M. ROLLAND, Former Chairman
and Chief Executive Officer
Lincoln National Corporation

AXEL G. ROSIN, Retired Chairman
Book-of-the-Month Club, Inc.

WILLIAM M. ROTH
Princeton, New Jersey

WILLIAM RUDER
William Ruder Incorporated

RALPH S. SAUL, Former Chairman
of the Board
CIGNA Companies

GEORGE A. SCHAEFER, Retired
Chairman of the Board
Caterpillar, Inc.

ROBERT G. SCHWARTZ
New York, New York

MARK SHEPHERD, JR., Retired
Chairman
Texas Instruments, Inc.

ROCCO C. SICILIANO
Beverly Hills, California

ELMER B. STAATS, Former Controller
General of the United States

FRANK STANTON, Former President
CBS, Inc.

EDGAR B. STERN, JR., Chairman
of the Board
Royal Street Corporation

ALEXANDER L. STOTT
Fairfield, Connecticut

WAYNE E. THOMPSON, Past Chairman
Merritt Peralta Medical Center

THOMAS A. VANDERSLICE
TAV Associates

SIDNEY J. WEINBERG, JR., Senior
Director
The Goldman Sachs Group, Inc.

ROBERT C. WINTERS, Chairman
Emeritus
Prudential Insurance Company
of America

RICHARD D. WOOD, Director
Eli Lilly and Company

CHARLES J. ZWICK
Coral Gables, Florida

CED RESEARCH ADVISORY BOARD

RALPH D. CHRISTY
J. Thomas Clark Professor
Department of Agricultural, Resource,
and Managerial Economics
Cornell University

ALAIN C. ENTHOVEN
Marriner S. Eccles Professor of Public and
Private Management
Stanford University
Graduate School of Business

BENJAMIN M. FRIEDMAN
William Joseph Maier Professor of
Political Economy
Harvard University

ROBERT W. HAHN
Resident Scholar
American Enterprise Institute

HELEN F. LADD
Professor of Public Policy Studies
and Economics
Sanford Institute of Public Policy
Duke University

ROBERT LITAN
Vice President, Director of Economic
Studies
The Brookings Institution

WILLIAM D. NORDHAUS
Sterling Professor of Economics
Cowles Foundation
Yale University

RUDOLPH G. PENNER
Senior Fellow
The Urban Institute

CECILIA E. ROUSE
Professor of Economics and
Public Affairs
Woodrow Wilson School
Princeton University

JOHN P. WHITE
Lecturer in Public Policy
John F. Kennedy School of Government
Harvard University

CED PROFESSIONAL AND ADMINISTRATIVE STAFF

CHARLES E.M. KOLB
President

Research

EVERETT M. EHRLICH
Senior Vice President and
Director of Research

JANET HANSEN
Vice President and Director
of Education Studies

ELLIOT SCHWARTZ
Vice President and Director
of Economic Studies

VAN DOORN OOMS
Senior Fellow

MELISSA GESELL
Research Associate

DAVID KAMIN
Research Associate

JEFF LOESEL
Research Associate

NORA LOVRIEN
Research Associate

Advisor on International Economic Policy

ISAAH FRANK
William L. Clayton Professor
of International Economics
The Johns Hopkins University

Communications/Government Relations

MICHAEL J. PETRO
Vice President and Director of
Business and Government Policy
and Chief of Staff

MORGAN BROMAN
Director of Communications

CHRIS DREIBELBIS
Business and Government Policy
Associate

CHRISTINE S. RYAN
Program Director

ROBIN SAMERS
Assistant Director of Communications

Development

MARTHA E. HOULE
Vice President for Development and
Secretary of the Board of Trustees

CAROLINA LOPEZ
Manager, Development

NICHOLE REMMERT
Foundation Relations Manager

RICHARD M. RODERO
Director of Development

Finance and Administration

LAURIE LEE
Chief Financial Officer and
Vice President of Finance and
Administration

GLORIA Y. CALHOUN
Office Manager

HOOJU CHOI
Database Administrator

SHARON A. FOWKES
Executive Assistant to the President

JEFFREY SKINNER
Senior Accountant/Grants Administrator

RACQUEL TUPAZ
Senior Accountant/Financial Reporting

AMANDA TURNER
Office Manager

PATRICE WILLIAMS
Receptionist

STATEMENTS ON NATIONAL POLICY ISSUED BY THE COMMITTEE FOR ECONOMIC DEVELOPMENT

SELECTED PUBLICATIONS:

How Economies Grow: The CED Perspective on Raising the Long-Term Standard of Living (2003)
Learning for the Future: Changing the Culture of Math and Science Education to Ensure a
Competitive Workforce (2003)
Exploding Deficits, Declining Growth: The Federal Budget and the Aging of America (2003)
Justice for Hire: Improving Judicial Selection (2002)
A Shared Future: Reducing Global Poverty (2002)
A New Vision for Health Care: A Leadership Role for Business (2002)
Preschool For All: Investing In a Productive and Just Society (2002)
From Protest to Progress: Addressing Labor and Environmental Conditions Through Freer Trade (2001)
The Digital Economy: Promoting Competition, Innovation, and Opportunity (2001)
Reforming Immigration: Helping Meet America's Need for a Skilled Workforce (2001)
Measuring What Matters: Using Assessment and Accountability to Improve Student Learning (2001)
Improving Global Financial Stability (2000)
The Case for Permanent Normal Trade Relations with China (2000)
Welfare Reform and Beyond: Making Work Work (2000)
Breaking the Litigation Habit: Economic Incentives for Legal Reform (2000)
New Opportunities for Older Workers (1999)
Investing in the People's Business: A Business Proposal for Campaign Finance Reform (1999)
The Employer's Role in Linking School and Work (1998)
Employer Roles in Linking School and Work: Lessons from Four Urban Communities (1998)
America's Basic Research: Prosperity Through Discovery (1998)
Modernizing Government Regulation: The Need For Action (1998)
U.S. Economic Policy Toward The Asia-Pacific Region (1997)
Connecting Inner-City Youth To The World of Work (1997)
Fixing Social Security (1997)
Growth With Opportunity (1997)
American Workers and Economic Change (1996)
Connecting Students to a Changing World: A Technology Strategy for Improving Mathematics
and Science Education (1995)
Cut Spending First: Tax Cuts Should Be Deferred to Ensure a Balanced Budget (1995)
Rebuilding Inner-City Communities: A New Approach to the Nation's Urban Crisis (1995)
Who Will Pay For Your Retirement? The Looming Crisis (1995)
Putting Learning First: Governing and Managing the Schools for High Achievement (1994)
Prescription for Progress: The Uruguay Round in the New Global Economy (1994)
*From Promise to Progress: Towards a New Stage in U.S.-Japan Economic Relations (1994)
U.S. Trade Policy Beyond The Uruguay Round (1994)
In Our Best Interest: NAFTA and the New American Economy (1993)
What Price Clean Air? A Market Approach to Energy and Environmental Policy (1993)
Why Child Care Matters: Preparing Young Children For A More Productive America (1993)

*Statements issued in association with CED counterpart organization in foreign countries

Restoring Prosperity: Budget Choices for Economic Growth (1992)
The United States in the New Global Economy: A Rallyer of Nations (1992)
The Economy and National Defense: Adjusting to Cutbacks in the Post-Cold War Era (1991)
Politics, Tax Cuts and the Peace Dividend (1991)
The Unfinished Agenda: A New Vision for Child Development and Education (1991)
Foreign Investment in the United States: What Does It Signal? (1990)
An America That Works: The Life-Cycle Approach to a Competitive Work Force (1990)
Breaking New Ground in U.S. Trade Policy (1990)
Battling America's Budget Deficits (1989)
*Strengthening U.S.-Japan Economic Relations (1989)
Who Should Be Liable? A Guide to Policy for Dealing with Risk (1989)
Investing in America's Future: Challenges and Opportunities for Public Sector Economic Policies (1988)
Children in Need: Investment Strategies for the Educationally Disadvantaged (1987)
Finance and Third World Economic Growth (1987)
Reforming Health Care: A Market Prescription (1987)
Work and Change: Labor Market Adjustment Policies in a Competitive World (1987)
Leadership for Dynamic State Economies (1986)
Investing in Our Children: Business and the Public Schools (1985)
Fighting Federal Deficits: The Time for Hard Choices (1985)
Strategy for U.S. Industrial Competitiveness (1984)
Productivity Policy: Key to the Nation's Economic Future (1983)
Energy Prices and Public Policy (1982)
Public Private Partnership: An Opportunity for Urban Communities (1982)
Reforming Retirement Policies (1981)
Transnational Corporations and Developing Countries: New Policies for a Changing World Economy (1981)
Stimulating Technological Progress (1980)
Redefining Government's Role in the Market System (1979)
Jobs for the Hard to Employ: New Directions for a Public-Private Partnership (1978)

CED COUNTERPART ORGANIZATIONS

Close relations exist between the Committee for Economic Development and independent, nonpolitical research organizations in other countries. Such counterpart groups are composed of business executives and scholars and have objectives similar to those of CED, which they pursue by similarly objective methods. CED cooperates with these organizations on research and study projects of common interest to the various countries concerned. This program has resulted in a number of joint policy statements involving such international matters as energy, assistance to developing countries, and the reduction of nontariff barriers to trade.

| | |
|-----------|---|
| CE | Circulo de Empresarios Madrid, Spain |
|-----------|---|

| | |
|-------------|---|
| CEAL | Consejo Empresario de America Latina Buenos Aires, Argentina |
|-------------|---|

| | |
|-------------|--|
| CEDA | Committee for Economic Development of Australia Sydney, Australia |
|-------------|--|

| | |
|-------------|--|
| CIRD | China Institute for Reform and Development Hainan, People's Republic of China |
|-------------|--|

| | |
|------------|---|
| EVA | Centre for Finnish Business and Policy Studies Helsinki, Finland |
|------------|---|

| | |
|------------|--|
| FAE | Forum de Administradores de Empresas Lisbon, Portugal |
|------------|--|

| | |
|-------------|---|
| IDEP | Institut de l'Entreprise Paris, France |
|-------------|---|

| | |
|-----------|--|
| IW | Institut der deutschen Wirtschaft Köln Cologne, Germany |
|-----------|--|

| | |
|--------------|--------------------------------|
| 経済同友会 | Keizai Doyukai Tokyo, Japan |
|--------------|--------------------------------|

| | |
|------------|--|
| SMO | Stichting Maatschappij en Onderneming The Netherlands |
|------------|--|

| | |
|------------|--|
| SNS | Studieförbundet Naringsliv och Samhälle Stockholm, Sweden |
|------------|--|

Committee for Economic Development

2000 L Street, N.W., Suite 700

Washington, D.C. 20036

Telephone: (202) 296-5860

Fax: (202) 223-0776

261 Madison Avenue

New York, New York 10016

Telephone: (212) 688-2063

Fax: (212) 758-9068

www.ced.org

